UNITED STATES BANKRUPTCY COURT Eastern District of Michigan

COVER SHEET FOR AMENDMENTS

CASE NAME:		Timothy and Laurie Nemeth
CASE NU	MBER:	10-75779
		ents amend the petition, schedule, statement of financial affairs, statement of s, matrix or summary of assets and liabilities.
The	e purpose	of this amendment is to:
	[]	Add creditors to schedules(s) How many?(Use second page of this form to list creditors added).
		[] \$26.00 Amendment Fee . This fee is required whenever you add creditors to a case, delete creditors, change the amount of a debt or change the classification of a debt. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
	[]	Correct the addresses of creditors already listed on the schedules and matrix previously filed. (Use second page of this form).
	[X]	Other: (Please explain) amend Schedules B, C and I
	[X]	Amend Schedules and list of creditors. Schedules must be verified by the debtor(s).
	[]	Amend Matrix. Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address. Use the second page of this form. Pursuant to L.B.R. 1007-2 & 1009-1 an amendment to a matrix filed by a debtor without an attorney must have a complete paper copy attached to this form. Electronic filers must upload creditors to the ECF system.
NOTE:	cover	1009-1(b) requires the debtor to serve a copy of the amendment and the sheet for amendments on the trustee and all other entities affected by the dment.

CORRECTIONS AND ADDITIONS TO MAILING MATRIX

Use this section of the form to make corrections to the names and address of any creditors or parties in interest who are listed on the current matrix of the case.

NAME_	OF	CREDITOR	(As	it	now	appears):	(Please print)
Previous		ess:				Please	change to:
NAME Previous		CREDITOR ess:	(As	it	now		(Please print) change to:
NAME Previous		CREDITOR	(As	it	now		(Please print) change to:
		on of the form to) IDE	NT	IFY c		to the schedules and matrix
Address	<u>Or</u>	CREDITOR	(AS	————	now	appears).	(Please print)
NAME_ Address	OF	CREDITOR	(As	it	now	appears):	(Please print)
		eras Asian de			estacet	eri ani della e	

Signature:

/s/James C. Warr (P47001) /s/Omar M. Badr (P70966)

James C. Warr & Associates, LLC 24500 Northwestern Hwy. Suite 205

Southfield, MI 48075 (248) 357-5860

attywarr@sbcglobal.net

Signature: _

s/Timothy Nemeth

Signature:

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF MICHIGAN

STATEMENT OF AFFIRMATION BY DEBTOR(S)

CASE NAME:

Timothy and Laurie Nemeth

CASE NUMBER:

10-75779

AFFIRMATION BY DEBTOR(S)

I/We do hereby swear and affirm under penalty of perjury that I/we have read the foregoing form and pleadings and attachments thereto and do hereby swear and affirm that the information contained herein is true and accurate to the best of my knowledge, information and belief.

Signature:

s/Timethy Nemetl

Signature CA

s/Laurie Nemeth

Dated:

10-26-11

Debtor(s)

Case No. 10-75779-swr

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H." "W." "J." or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	Description and Location of Property		Current Value of Debtor's Interest,
	O Husbandh WifeV Joint CommunityC		in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.			
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 	Bank of America (Checking) Location: In debtor's possession	J	\$ 1,285.00
 Security deposits with public utilities, telephone companies, landlords, and others. 			
Household goods and furnishings, including audio, video, and computer equipment.	2 TVs Location: In debtor's possession	J	\$ 400.00
	Computer Location: In debtor's possession	J	\$ 300.00
	DVD Player Location: In debtor's possession	J	\$ 90.00
	Furniture Location: In debtor's possession	J	\$ 1,500.00
	Other Household Goods Location: In debtor's possession	J	\$ 200.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
6. Wearing apparel.	Clothing Location: In debtor's possession	J	\$ 500.00

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Debtor(s)

Case No. 10-75779-swr

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N	Description and Location of Property			Current Value
	o n e		Husband- Wife- Joint Community-	J	of Debtor's interest, in Property Without Deducting any Secured Claim or Exemption
7. Furs and Jewelry.		ewelry (Husband) ocation: In debtor's possession		Н	\$ 100.00
		ewelry (Wife) ocation: In debtor's possession		W	\$ 100.00
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		erm Life Insurance ocation: In debtor's possession		Н	\$ 1.00
10. Annuities, itemize and name each issuer.	x				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	i i	CCW Pension ocation: In debtor's possession		Н	\$ 1.00
Stock and interests in incorporated and unincorporated businesses, Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	x				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
Other liquidated debts owed to debtor including tax refunds, Give particulars,	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			į	

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Case No. 10-75779-swr

Debtor(s)

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

<u></u>		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
			Husband	J LaH	in Property Without
	n		Wife		Deducting any
	е		Join Community		Secured Claim or Exemption
20. Contingent and non-contingent interests		Wrongful death proceeds	——————————————————————————————————————	H	\$ 59,574.18
in estate of a decedent, death benefit plan, life insurance policy, or trust.		Location: In debtor's possession			V 03,011.10
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		2003 Chevrolet Monte Carlo Location: In debtor's possession		W	\$ 4,100.00
		2009 Chevrolet Cobalt Location: In debtor's possession		Н	\$ 9,375.00
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
			· · · · · · · · · · · · · · · · · · ·		

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Debtor(s)

Case No. 10-75779-swr

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	n		Husband- Wife- Joint Community-	W J	in Property Without Deducting a ny Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	x		30,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
			:		
Page <u>4</u> of <u>4</u>		Т	otal 🖚		\$ 77,526.18

Case No. 10-75779-swr

Debtor(s)

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

(Check one box)

☑ 11 U.S.C. § 522(b) (2)

☐ 11 U.S.C. § 522(b) (3)

Description of Property Claimed By Husband	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
6990 Town Lane, Dearborn, MI 48127	11 USC 522(d)(5)	\$ 6,000.00	\$ 12,000.00
Bank of America (Checking)	11 USC 522(d)(5)	\$ 642.50	\$ 1,285.00
2 TVs	11 USC 522(d)(3)	\$ 200.00	\$ 400.00
Computer	11 USC 522(d)(3)	\$ 150.00	\$ 300.00
DVD Player	11 USC 522(d)(3)	\$ 45.00	\$ 90.00
Furniture	11 USC 522(d)(3)	\$ 750.00	\$ 1,500.00
Other Household Goods	11 USC 522(d)(3)	\$ 100.00	\$ 200.00
Clothing	11 USC 522(d)(3)	\$ 250.00	\$ 500.00
Jewelry (Husband)	11 USC 522(d)(4)	\$ 100.00	\$ 100.00
Term Life Insurance	11 USC 522(d)(8) 11 USC 522(d)(7)	\$ 1.00 \$ 1.00	\$ 1.00
UFCW Pension	11 USC 522(d)(10)(E)	\$ 1.00	\$ 1.00
Wrongful death proceeds	11 USC 522(d)(5)	\$ 5,332.50	\$ 59,574.18
Page No. <u>1</u> of <u>2</u>			

^{*} Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case No. 10-75779-swr

Debtor(s)

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$146,450.*

(Check one box)

✓ 11 U.S.C. § 522(b) (2)✓ 11 U.S.C. § 522(b) (3)

Description of Property Claimed By Wife	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
6990 Town Lane, Dearborn, MI 48127	11 USC 522(d)(5)	\$ 6,000.00	\$ 12,000.00
Bank of America (Checking)	11 USC 522(d)(5)	\$ 642.50	\$ 1,285.00
2 TVs	11 USC 522(d)(3)	\$ 200.00	\$ 400.00
Computer	11 USC 522(d)(3)	\$ 150.00	\$ 300.00
DVD Player	11 USC 522(d)(3)	\$ 45.00	\$ 90.00
Furniture	11 USC 522(d)(3)	\$ 750.00	\$ 1,500.00
Other Household Goods	11 USC 522(d)(3)	\$ 100.00	\$ 200.00
Clothing	11 USC 522(d)(3)	\$ 250.00	\$ 500.00
Jewelry (Wife)	11 USC 522(d)(4)	\$ 100.00	\$ 100.00
Page No. 2 of 2			

^{*} Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Timothy	P.	Nemeth	and	Laurie	A.	Nemeti

Debtor(s)

Case No. <u>10-75779-swr</u>

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Married	RELATIONSHIP(S):		AGE(S):				
EMPLOYMENT:	DEBTOR		SPO	USE			
Occupation	Receiver	Veteri	nary Assistan	t			
Name of Employer	Kroger		lect Hospital		**************************************		
How Long Employed	3 years	6 year	·s				
Address of Employer	Westland MI		orn Heights MI				
INCOME: (Estimate of avera	ige or projected monthly income at time case filed)		DEBTOR		SPOUSE		
	ary, and commissions (Prorate if not paid monthly)	\$	3,168.53		458.47		
2. Estimate monthly overtime 3. SUBTOTAL	•	\$ \$	<u>0.00</u> 3,168.53		0.00 458.47		
4 LESS PAYROLL DEDUC		ιΨ	3,100.33	Φ	430.47		
a. Payroll taxes and soci b. Insurance	al security	\$	602.42		32.41		
c. Union dues		\$ \$	134.68 40.60		0.00 0.00		
d. Other (Specify):		\$	0.00		0.00		
5. SUBTOTAL OF PAYROL	DEDUCTIONS	\$	777.70	\$	32.41		
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	2,390.83	\$	426.05		
7. Regular income from oper	ration of business or profession or farm (attach detailed statement)	\$	0.00		0.00		
Income from real property Interest and dividends		\$	400.00	·	0.00		
10. Alimony, maintenance or	support payments payable to the debtor for the debtor's use or that	\$ \$ \$	0.00 0.00		0.00 0.00		
of dependents listed above 11 Social security or govern				•			
(Specify):	ment assistance	\$	0.00	\$	0.00		
12. Pension or retirement ind	come	\$	0.00		0.00		
13. Other monthly income (Specify):		•		_			
(Opecny).		\$	0.00	\$	0.00		
14 SUBTOTAL OF LINES 7	THROUGH 13	\$	400.00	\$	0.00		
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$	2,790.83	\$	426.05		
	MONTHLY INCOME (Combine column totals		\$	3,216.	88		
from line 15; if there is onl	y one debtor repeat total reported on line 15)	(Report Statisti	also on Summary of So ical Summary of Certain	chedules an	d, if applicable, on		
17. Describe any increas	e or decrease in income reasonably anticipated to occur within the	year following the	e filing of this docum	ent:			

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION

In Re:	Chapter 13 Case No.: 10-75779
Timothy P. and Laurie A. Nemeth Debtor(s) _/	Judge: Steven W. Rhodes
JAMES C. WARR & ASSOCIATES, LLC	
James C. Warr (P47001)	
Omar M. Badr (P70966)	
Attorney for Debtor(s)	
24500 Northwestern Hwy., Suite 205	
Southfield, MI 48075	
(248) 357-5860	
attywarr@sbcglobal.net	
Proof of Service	
ERIKA R. HUNTER states that on the 31st day copy of the Cover Sheet for Amendments (with amen and filed the Proof of Service with the Clerk of the Coursend notification of such filing to the following:	ded Schedules B, C and I attached)
United States Trustee	Krispen S. Carroll
211 W. Fort St., Suite 700	719 Griswold, Suite 1100
Detroit, MI 48226	Detroit, MI 48226
October 31, 2011	/s/Erika R. Hunter
Date	Erika R. Hunter